

Certificate Number: 14912-ILN-DE-034995734

Bankruptcy Case Number: 20-17206



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 18, 2020, at 10:52 o'clock PM EDT, Jeannette Montalvo completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Northern District of Illinois.

Date: October 18, 2020 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor